

# **EXHIBIT E**

**ROCKET Mortgage**

Sent Via First-Class Mail®

08/22/2024

AMERRISQUE M TABLADA  
 ALICIA TABLADA  
 63 W SHANNOCK RD  
 RICHMOND, RI 02875-1009

Loan Number: 3436069258  
 Property Address: 63 W SHANNOCK RD  
 RICHMOND, RI 02875-1009

Dear AMERRISQUE M TABLADA and ALICIA TABLADA:

This letter is formal notice by Rocket Mortgage, LLC, the Servicer of the above-referenced loan acting on behalf of Ginnie Mae II, that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 10/11/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). Failure to cure the default on or before this date may result in acceleration of the sums secured by the Security Instrument and sale of the property.

As of the date of this notice, the total amount required to cure the default is \$8,411.30, which consists of the following:

Next Payment Due Date:		05/01/2024
Total Monthly Payments Due:		\$8,216.92
05/01/2024	at	\$2,054.23
06/01/2024	at	\$2,054.23
07/01/2024	at	\$2,054.23
08/01/2024	at	\$2,054.23
Late Charges:		\$300.18
Other Charges:		
Uncollected NSF Fees:		\$25.00
Corporate Advance Balance:		\$177.78
Unapplied Balance:		<u>(\$308.58)</u>

**TOTAL YOU MUST PAY TO CURE DEFAULT: \$8,411.30**

You can cure this default by making a payment of \$8,411.30 by 10/11/2024. Please note any additional monthly payments, late charges and other charges that may be due under the Note, Security Instrument and applicable law after the date of this notice must also be paid to bring your account current. You may contact our Loss Mitigation Department at 1-800-508-0944 to obtain updated payment information. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current default. Please include your loan number and property address with your payment and send to:





Rocket Mortgage, LLC  
635 Woodward  
Detroit, MI 48226

If you wish to dispute the delinquency, or if you dispute the calculation of amount of the delinquency and reinstatement amount, you may contact us by calling 1-800-508-0944.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, Rocket Mortgage, LLC offers consumer assistance programs designed to help resolve delinquencies and avoid foreclosure. These services are provided without cost to our customers. You may be eligible for a loan workout plan or other similar alternatives to foreclosure. If you would like to learn more about these programs, you may contact ACCT RESOLUTION TEAM at 800-508-0944, Monday - Friday: 8:30 a.m. to 9:00 p.m. ET and Saturday: 9:00am - 4:00pm ET to discuss possible options. You may also visit our website [www.RocketMortgage.com](http://www.RocketMortgage.com). WE ARE VERY INTERESTED IN ASSISTING YOU.

You have the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale. If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

**Rocket Mortgage, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Rocket Mortgage, LLC.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Rocket Mortgage, LLC immediately. When contacting Rocket Mortgage, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<https://www.hud.gov/counseling>). You can also contact ACCT RESOLUTION TEAM toll-free at 800-508-0944 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <https://www.hud.gov/counseling>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

This matter is very important. Please give it your immediate attention.

Sincerely,

Rocket Mortgage, LLC  
635 Woodward  
Detroit, MI 48226  
1-800-508-0944

If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to

Rocket Mortgage, LLC  
P.O. Box 442359  
Detroit, MI 48244-2359

**Rocket Mortgage, LLC es un cobrador; este es un intento por cobrar una deuda y cualquier información que se obtuvo se usará para ese propósito.**





FORM 34-27-3.1

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND NOTICE OF  
AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE**

Re: 3436069258

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

**NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

**Housing counseling services are available to you at no cost.** Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at [www.hud.gov](http://www.hud.gov). The TDD number is 1800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

**HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link**  
**<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>**. If you do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Rocket Mortgage, LLC  
Mortgagee Address:  
Street: 635 Woodward Ave  
City, State, Zip Code: Detroit, MI, 48226

Mortgagee Authorized Representative: ACCT RESOLUTION TEAM  
(Type or print)

Date mailed: 08/22/2024  
(mm/dd/yyyy)

Contact Information for Mortgagee Authorized Representative:

Telephone: 800-508-0944  
(Provide toll free number if available)

Email: AccountResolution@RocketMortgage.com



**FORMULARIO 34-27-3.1**

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA Y NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island § 34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA**

Asunto: 3436069258

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

**NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA**

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD [www.hud.gov](http://www.hud.gov) El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800-877-8339. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Rocket Mortgage, LLC  
Calle: 635 Woodward Ave  
Ciudad, estado, código postal: Detroit, MI, 48226

Representante autorizado del Acreedor hipotecario: ACCT RESOLUTION TEAM  
(Escriba a máquina o en letra de molde)

Fecha de envío por correo: 08/22/2024  
(mm/dd/aaaa)

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800-508-0944  
(Proporcione un número gratuito si to time)

Correo electrónico: AccountResolution@RocketMortgage.com

